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PATENT

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application: Rodriguez et al.

Serial No.: 09/329,461

Filed: June 10, 1999

For: Method and Apparatus for  
Encoding Transactions for Goods  
and Services Using an E-Receipt

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Group Art Unit: 2165

Examiner: Cuong H. Nguyen

RECEIVED  
MAY 22 2002  
Technology Center 2100

Assistant Commissioner for Patents  
Washington, D.C. 20231

ATTENTION: Board of Patent Appeals  
and Interferences

<p><b>Certificate of Mailing Under 37 C.F.R. § 1.8(a)</b></p> <p>I hereby certify this correspondence is being deposited with the United States Postal Service as First Class mail in an envelope addressed to: Assistant Commissioner of Patents, Washington, D. C. on May 6, 2002.</p> <p>By: <u><i>Cheryl L. Hewitt</i></u> Cheryl L. Hewitt</p>
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APPELLANT'S BRIEF (37 C.F.R. 1.192)

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This brief is in furtherance of the Notice of Appeal, filed in this case on March 4, 2002.

The fees required under § 1.17(c), and any required petition for extension of time for filing this brief and fees therefore, are dealt with in the accompanying TRANSMITTAL OF APPEAL BRIEF.

This brief is transmitted in triplicate. (37 C.F.R. 1.192(a))



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**REAL PARTIES IN INTEREST**

The real party in interest in this appeal is the following party: International Business Machines, Inc. of Armonk, New York.

**RELATED APPEALS AND INTERFERENCES**

With respect to other appeals or interferences that will directly affect, or be directly affected by, or have a bearing on the Board's decision in the pending appeal, there are no such appeals or interferences.

**STATUS OF CLAIMS**

**A. TOTAL NUMBER OF CLAIMS IN APPLICATION**

Claims in the application are: 1-46

**B. STATUS OF ALL THE CLAIMS IN APPLICATION**

1. Claims canceled previously: 15-24
2. Claims canceled in accompanying amendment: 1-2, 25-26, 29-32, and 34-39
3. Claims withdrawn from consideration but not canceled: None
4. Claims still pending: 3-14, 27-28, 33, and 40-46
5. Claims allowed: None
6. Claims rejected: 3-14, 27-28, 33, and 40-46

**C. CLAIMS ON APPEAL**

The claims on appeal are: 3-14, 27-28, 33 and 40-46.

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## **STATUS OF AMENDMENTS**

The accompanying Amendment contains the only changes to the claims after the Final Rejection and is limited to reducing the issues under consideration. The claims shown in the attached appendix represent the status of the claims on appeal after entry of this amendment.

## **SUMMARY OF INVENTION**

The application discloses a novel method for using an electronic receipt (e-receipt) in place of a paper receipt, as well as a computer program for implementing this method. Using this novel method, a consumer and a merchant conduct a commercial transaction using a distributed data processing system. Rather than issuing a paper receipt, an electronic receipt is recorded on a removable storage medium, such as a smart card or optical card, which can then be given to the consumer. The receipt on the removable storage medium can be used for similar purposes as a paper receipt is used currently.<sup>1</sup>

For instance, the receipt can be read to authorize completion of an original transaction, such as the sale of goods or services. One example is the purchase of goods or services in which payment is made inside the store, but delivery may be at a separate location or customer site. The presentation of an electronic receipt can be used to verify that the person receiving the goods has indeed paid for them.<sup>2</sup> Other transactions can extend over a longer time period, such as a warranty.<sup>3</sup> In this case, the electronic receipt can be much easier to store than a paper receipt.

Another advantage to an electronic receipt can actually derive from the fact that the receipt is not human readable, but must be inserted into a computer. In the examples above, a store can either choose to update its inventory on the computer at the time of purchase or the time of delivery. Updating at the time of purchase is more reliable,

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<sup>1</sup> Application, p.1, 1.22 through p.4, 1.25

<sup>2</sup> Application, p.20, 1.6-17

<sup>3</sup> Application, p.18, 1.18-19

although it is not as accurate, especially if delivery is delayed for any reason. Updating at the time of delivery is more accurate, but with paper receipts, computer entry may not always get done when delivery is made.<sup>4</sup> With electronic receipts, the act of verifying a receipt can trigger inventory updating, a process that is both accurate and reliable.<sup>5</sup>

When using an electronic receipt, the merchant can include additional information on the receipt, which might not be desirable on a paper receipt. This can be, for instance, the credit card number used to purchase an item, a notation that can be useful to the consumer if their credit card company provides an extended warranty when the credit card is used for a purchase.<sup>6</sup>

The electronic receipt, when it is stored on the removable media, can be encrypted in order to protect the merchant. In this way, the merchant can protect details of their consumer transactions from being read by competitors, who may store information on the same removable media. The receipt is also protected from tampering by the user, who might find it advantageous to attempt to modify an electronic receipt in their possession.<sup>7</sup>

The removable storage medium can be an optical card, a smart card, or any similar device. These storage media are able to store thousands of e-receipts and other electronic documents related to a commercial transaction in a form that is easy for the consumer to carry, with the integrity of each guaranteed through digital signature, digital certificate, etc.<sup>8</sup>

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<sup>4</sup> Application, p.3, 1.5-14

<sup>5</sup> Application, p.22, 1.4-20

<sup>6</sup> Application, p.11, 1.17-22

<sup>7</sup> Application, p.20, 1.18 thru p.21, 1.2

<sup>8</sup> Application, p.4, 1.18-25

## ISSUES

The issues on appeal are:

Claims 3-14, 27-28, 33 and 40-46 are rejected under 35 U.S.C. 103(a) as unpatentable over Tognazzini in view of the Official Notice.

Additionally, the Examiner has noted “*Limitations in claims ...27, ... 43, 46 (non-statutory) are not considered because a floppy disk merely contain nonfunctional descriptive material on a computer readable medium.*”

## GROUPING OF CLAIMS

The claims do not stand or fall together. With the exception of Claims 3 and 27, which can be considered together, each independent claim, with its respective dependent claims, should be separately considered, as each claims different aspects of the invention. In a number of instances, there are two independent claims which are directed to the same idea, but because one is a method claim and the other a computer program product, there are necessary distinctions in each that are not able to be incorporated into the other claim. The claims stand or fall based on the following grouping of claims (independent claims are indicated in bold):

3-14, 27-28, 33 and 40-46

Group A is formed of Claims 3, 4, 27, and 28 directed to updating an inventory when the product is delivered, rather than when it is purchased;

Group B is formed of Claims 5-14, directed to using the electronic receipt on a removable media to verify a right to receive goods or services previously paid for;

Group C is formed of Claim 33, directed to a recorded receipt that is carried by the consumer and is re-presented to verify a warranty.

Group D is formed of Claims 40-42, directed to a method for storing additional information on the electronic receipt that is not directly necessary to the commercial transaction.

Group E is formed of Claims 43-44, directed to a computer program product for storing additional information on the electronic receipt that is not directly necessary to the commercial transaction.

Group F is formed of Claim 45, directed to a method for encrypting a receipt that is then given to the consumer.

Group G is formed of Claim 46, directed to encrypting a receipt to keep the consumer from modifying the receipt in his possession.

### **ARGUMENTS RE NON-STATUTORY SUBJECT MATTER**

The Examiner has rejected each of the independent claims that are directed to “*A computer program product in a computer-readable medium*” as non-statutory matter. In an earlier rejection in the same vein, the Examiner stated that the claim “*is essentially directed to a non-functional descriptive material (a computer program per se) on a computer storage medium (broadly claiming as an article of manufacturer).*”

It is submitted that this reading does not follow the Patent Office’s EXAMINATION GUIDELINES FOR COMPUTER-RELATED INVENTIONS, published in February, 1996. This guideline differentiates between descriptive material that is “functional descriptive material” and that which is “non-functional descriptive material”, noting that “functional descriptive material” consists of data structures and computer programs that impart functionality when encoded on a computer-readable medium. It further notes that “when functional descriptive material is recorded on some computer-readable medium it becomes structurally and functionally interrelated to the medium and will be statutory in most cases.” Thus, it is submitted that the claimed computer program product in a computer readable medium fulfills the definition of functional descriptive material recorded on computer readable medium.

It is noted that a search of patents issued to the assignee, International Business Machines during the period 1996-2002 found a total of 1,391 patents that recited “*A computer program product*” and forty-one of those patents recited “*A computer program product in a computer-readable medium*”. During the same time, 3,837 total patents issued containing claims directed to a “*computer program product*”. It is submitted that



The Examiner has not offered any reason why this program should be considered an exception to the notion above that functional descriptive material, when recorded on computer-readable medium, generally becomes statutory. Thus, this rejection is believed overcome.

### **ARGUMENTS RE PRIOR ART**

It is submitted that the outstanding rejections should be overturned for three separate reasons:

- 1) the Examiner has not met his burden for a prima facie case of obviousness,
- 2) there are specific combinations of limitations in each independent claim that are neither met nor suggested by any combination of references cited; and
- 3) the Examiner has not shown a motive to combine these references that would be used by one of ordinary skill in the art.

#### **Prima Facie Obviousness**

It is submitted that the Examiner has presented an extremely broad, nonspecific rejection of the claims and has not met his burden for a prima facie case of obviousness as that burden is designated in the law and in the Manual of Patent Examining Procedures (MPEP).

The rejection given by the Examiner is for obviousness over Tognazzini in view of the Official Notice, with official notice being taken that:

*“the following limitations are notorious well-known in the art (at least from cited references [i.e., Vaghi, Beatson et al., and Muftic]):*

- processing means for processing a transaction;*
- generating means for generating e-receipts;*
- storing means for storing e-receipts;*
- reading means for reading e-receipts;*
- validating means for validating e-receipts;*
- indicating means for providing an indication to proceed with a delivery of related goods/services;*
- inspecting means for inspecting a digital signature of e-receipts.”*

Presumably, it is the fact that the Examiner considered the claim limitations to be “so obvious/notoriously well-know in a computer system” that the Examiner noted that “cited prior art’s limitations are not necessary spelled-out exactly claimed languages”<sup>9</sup>. It is noted that the references mentioned include more than 100 pages of text and drawings describing inventions quite different from Applicant’s. It is submitted that if the limitations are not spelled out as the claims recite, which the Examiner admits, then the Examiner has a duty to explain how he has reached his conclusion and what specific parts of the references relied on he used to reach that conclusion.

The MPEP sets out the Examiner’s duty in such a rejection. Quoting from the MPEP, section 706.02(j) states that

*“35 U.S.C. 103 authorizes a rejection where, to meet the claim, it is necessary to modify a single reference or to combine it with one or more other references. After indicating that the rejection is under 35 U.S.C. 103, the examiner should set forth in the Office action:*

*(A) the relevant teachings of the prior art relied upon, preferably with reference to the relevant column or page number(s) and line number(s) where appropriate,*

*(B) the difference or differences in the claim over the applied reference(s),*

*(C) the proposed modification of the applied reference(s) necessary to arrive at the claimed subject matter, and*

*(D) an explanation why one of ordinary skill in the art at the time the invention was made would have been motivated to make the proposed modification.”*

It is submitted that the Examiner has maintained his rejection of the claims, although he has never pointed out the specifics listed in steps A-D above: the particular parts of the references relied on, the differences between the claims and the applied references, the modifications of the references necessary to arrive at the claimed subject matter, and the motivation necessary. This is despite the fact that Applicants have asked the Examiner to specifically point to portions respectively of Tognazzini, Vaghi, Beatson and Muftic on which he has relied<sup>10</sup>. The Examiner, in response, noted even more references that allegedly show aspects of the invention, but without formally including

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<sup>9</sup> Both cites are from Office Action of 06/06/01, lines 1-9

<sup>10</sup> Response, mailed 9/14/01, to Office Action of 6/06/01



them in his rejection. However, he did not provide the requested clarifications for either the originally cited references or the newly mentioned ones. It is submitted that this places an undue burden on Applicants, who must, metaphorically, shoot arrows into a fog to defend the claims.

### **Claim Limitations not Met**

In the rejections and Official Notice, the Examiner has cited four references: Tognazzini, Beatson *et al.*, Vaghi, and Muftic.

Tognazzini, the main reference, discloses a digital receipt that is generated in response to a purchase. Tognazzini appears to be mainly directed to providing this digital receipt via email to the consumer, and optionally to other interested parties for accounting purposes, but the patent does mention the situation in which

*“A customer (e.g., traveler) gives the cashier a smart card (700) upon which a receipt is to be recorded. The cashier inserts the smart card into the card reader/writer (710) and when payment is made (720), the receipt is written into smart card memory (730). ... At a convenient time, ... receipts are extracted from smart card memory and utilized to formulate an expense report and to update accounting records.” - (column 6, lines 55-67)*

Tognazzini thus contemplates using this stored information to accomplish only one objective – reporting expenses or otherwise tracking them.

Of the other references, Beatson *et al.* is directed to capturing and verifying a signature and saving a copy of the signature electronically.<sup>11</sup> Beatson does use a smart card to provide a verified signature for the user, but a paper receipt is envisioned for the user, while a copy of the transaction and captured signature is kept on file by the vender.<sup>12</sup>

Vaghi is directed to remotely providing mailing/shipping services to customers.<sup>13</sup> Vaghi uses digitally signed receipts, which can be sent and checked over the internet<sup>14</sup>, but Vaghi does not save these receipts to a smart card for the customer's use. Muftic is

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<sup>11</sup> Beatson, col.1, l.5-11

<sup>12</sup> Beatson, col.10, l.41 thru col.11, l.14

<sup>13</sup> Vaghi, abstract

<sup>14</sup> Vaghi, col.8, l.51-58

mainly directed to providing electronic commerce over the Internet<sup>15</sup>, although, like Tognazzini, it does mention storing a receipt on a smart card<sup>16</sup>. However, Muftic does not appreciate many of the ways in which such a receipt can be used.

It is submitted that while together these four references show that individual steps of the inventive method were known, the instant application is not claiming these steps in isolation. Rather, it is claiming a specific arrangement of these steps that provide advantages that were not previously available. Specific claims will now be discussed within their groupings.

Group A contains Claims 3, 4, 27, and 28. Independent Claim 3 recites:

*“3. A method for processing an electronic receipt, the method comprising the computer-implemented steps of:*  
*processing a purchase transaction;*  
*generating an electronic receipt comprising data concerning the purchase transaction;*  
*storing the electronic receipt on a removable storage medium;*  
*reading the electronic receipt on the removable storage medium;*  
*validating the electronic receipt; and*  
*in response to validating the electronic receipt, providing an indication to proceed with a delivery of goods or services related to the purchase transaction and updating an inventory affected by said delivery of goods or services.”*

Independent Claim 27 recites:

*“27. A computer program product in a computer-readable medium for processing an electronic receipt, the computer program product comprising:*  
*first instructions for processing a purchase transaction;*  
*second instructions for generating an electronic receipt comprising data concerning the purchase transaction;*  
*third instructions for storing the electronic receipt on a removable storage medium;*  
*fourth instructions for reading the electronic receipt on the removable storage medium;*  
*fifth instructions for validating the electronic receipt; and*  
*sixth instructions for providing an indication to proceed with a delivery of goods or services related to the purchase transaction in response to validating the electronic receipt,*

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<sup>15</sup> Muftic, abstract

<sup>16</sup> Muftic, Fig.18 and col.14, l.63 thru col.15, l.17

*seventh instructions for updating an inventory in response to validating the electronic receipt.”*

Like Claim 3 above, this claim utilizes the reading of a stored electronic receipt to trigger both a delivery of goods and an update to the inventory. None of the references relied on discusses inventory control, and thus they do not suggest updating an inventory.

Likewise, the references relied on do not utilize a portable card carrying a receipt to provide authorization for delivery of goods or services. This claim is allowable.

In the past, when electronic systems have been used to record two part transactions, such as the delivery of goods or services, the inventory has generally been updated when the payment is made. This is a known time when input is already being made, and with the paper receipts used in the prior art, there was simply no guarantee that the actual delivery of the merchandise would be reliably entered into the system. Electronic receipts have been coming more into use, primarily in internet commerce, but as Tognazinni has shown, they are also moving into face-to-face transactions, at least for the convenience they offer the consumer in keeping track of purchases. However, now the inventors of this application have disclosed a method of using electronic receipts stored on transportable memory, to force further input to the computer system. If a receipt is on a smart card or other electronic device, it is not readable by a human, only by a computer. Once the memory device is inserted to verify the receipt, it is a simple matter to update the inventory at delivery, which can be days later than payment. This was not possible previously. Neither Tognazinni nor the other mentioned references appear to disclose or suggest using the presentation of the removable storage medium containing the electronic receipt to trigger an update of the inventory affected. Indeed, none of these references appear to discuss inventory control, much less the use of portable storage devices to trigger the update. This claim is allowable.

Group B contains Claims 5-14. Claim 5 recites:

“5. (Amended) A method for processing an electronic receipt, the method comprising the steps of:

receiving a removable storage medium;

reading an electronic receipt from said removable storage medium;

validating the electronic receipt; and  
in response to validating the electronic receipt, providing an indication to  
proceed with a delivery of goods or services related to a purchase transaction.”

Electronic receipts have been a feature of the Internet for some time, as necessary to commerce over the web as paper receipts have been in face-to-face commerce. It is submitted that while Tognazzini and Muftic show storing an electronic receipt on a consumer-held card, neither these references, nor the other references relied on, disclose using a receipt on a consumer-held card to provide proof that a delivery of goods or services can take place. Even if the Examiner had shown an Internet transaction where a third-party receipt triggers the delivery of goods (which he has not), this would still not be the same as receiving a removable storage medium containing an electronic receipt and using that receipt as justification for the delivery of goods, as is recited in the claim above. This claim is allowable.

Group C is formed of Claim 33. Claim 33 recites:

33. A method for conducting a commercial transaction in a distributed data processing system, the method comprising the steps of:  
    recording an electronic receipt on a removable storage medium at a first data processing terminal, the electronic receipt comprising data concerning a commercial transaction;  
    receiving the removable storage medium at a second data processing terminal at a different time or location;  
    validating the electronic receipt stored on the removable storage medium at the second data processing system, and  
    in response to validating the electronic receipt, conducting a commercial transaction,  
    wherein said reading step is performed to verify warranty granted.

Tognazinni discloses storing an electronic receipt on a smart card, which is then given to the consumer. However, Tognazinni uses this receipt for accounting purposes. Neither Tognazinni nor the other mentioned references appear to disclose using an electronic receipt stored on a removable storage medium to verify a warranty.

Group D is formed of Claims 40-42. Claim 40 recites:

“40. A method of processing a receipt, comprising the steps of:  
conducting a commercial transaction between a consumer and a provider;  
storing an electronic receipt for said commercial transaction on a computer readable media, wherein said electronic receipt contains additional information beyond that given to document the transaction;  
giving said computer readable media to a customer.”

Tognazinni discloses storing an electronic receipt on a smart card, which is then given to the consumer. However, Tognazinni is only passing on the information directly related to the transaction itself, for purposes of accounting. Neither Tognazinni nor the other mentioned references appear to disclose storing information on the electronic receipt which may not be necessary to document the transaction itself, but which will be useful to the consumer. This information can be small, such as recording a credit card number where a credit card company offers an extended warranty on items charged on their card, or it can be detailed instructions on how to assemble or use the product sold, or many other bits of information, large or small.

Group E is formed of Claims 43-44. Claim 43 recites:

“43. A computer program product in a computer-readable medium for processing an electronic receipt, the computer program product comprising:  
first instructions for processing a purchase transaction;  
second instructions for generating an electronic receipt comprising data concerning the purchase transaction; and  
third instructions for storing said electronic receipt on a removable storage medium, along with additional information beyond that given to document the transaction.”

Like Claim 40 above, this claim stores additional information along with an electronic receipt. Tognazinni does not appear to mention any additional information recorded with the receipt, nor does any of the other references.

Group F is formed of Claim 45. Claim 45 recites:

“45. A method of processing a receipt, comprising the steps of:  
conducting a commercial transaction between a consumer and a provider;  
storing an encrypted electronic receipt for said commercial transaction on a computer readable media using an encryption method known only by the provider;  
giving said computer readable media to a customer;  
whereby consumer tampering with said receipt is prevented.”

While it is common to encrypt messages sent over the internet or files that may be accessed by undesirable persons, it is submitted that the prior art does not disclose encrypting an electronic receipt that is given to a consumer on a removable media. The undersigned agent could find no reference in Tognazinni or Muftic to encrypting the receipt that these patents store on a removable storage media, and the other references relied on do not appear to store the receipts on removable storage media, such as the smart card. The instant application discloses using an electronic receipt to claim goods or services, and it is this user possession of a receipt to receive goods or services that triggers the need for encryption of the receipt. Thus, the prior art neither discloses nor suggest the limitations of this claim. This claim is allowable.

Group G is formed of Claim 46. Claim 46 recites:

“46. A computer program product in a computer-readable medium for processing an electronic receipt, the computer program product comprising:  
first instructions for processing a purchase transaction;  
second instructions for generating a first electronic receipt comprising data concerning the purchase transaction;  
third instructions for storing said first electronic receipt on a removable storage medium in an encrypted form;  
fourth instructions for reading said encrypted form of said first electronic receipt from the removable storage medium; and  
fifth instructions for validating said first electronic receipt.”

Like the previous claim , this claim recites encrypting a receipt before storage, then reading and validating the receipt. It is submitted that neither Tognazinni, nor Muftic, nor the other mentioned references appear to disclose a computer program that will write the electronic receipt to a removable storage medium in an encrypted form, nor do they suggest a reason for doing so.

### **Motive to Combine**

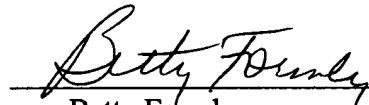
Even if the Examiner had pointed out all the claimed steps in the references relied on, he has not established a motive to combine these references that would be used by one of ordinary skill in the art. Although the four references relied on are directed to utilizing computers in commerce, this is a very broad area that is in a period of almost explosive development. These references are directed to very different aspects of that field. Beatson

deals with saving signatures electronically, as well as comparing them with saved versions. Muftic is generally directed to commerce across the internet, where the parties may never meet each other. Tognazzini is directed to delivering receipts to a customer, and Vaghi is directed to providing a specific service, i.e. shipping and mailing services, at a remote location from the provider. None of them begin to suggest the new methods of using an electronic receipt that has been disclosed and claimed, nor do they suggest the modifications necessary to meet the claimed limitations

### **CONCLUSION**

In view of the above, Appellants respectfully submit that all the extant claims: 3-14, 27-28, 33 and 40-46, are allowable over the cited prior art and that the application is in condition for allowance. Accordingly, Appellant respectfully requests the Board of Patent Appeals and Interferences to overturn the rejections set forth in the Final Office Action.

Date May 6, 2002

  
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## **APPENDIX OF CLAIMS**

3. (Amended) A method for processing an electronic receipt, the method comprising the computer-implemented steps of:

- processing a purchase transaction;
- generating an electronic receipt comprising data concerning the purchase transaction;
- storing the electronic receipt on a removable storage medium;
- reading the electronic receipt on the removable storage medium;
- validating the electronic receipt; and
- in response to validating the electronic receipt,
  - providing an indication to proceed with a delivery of goods or services related to the purchase transaction and
  - updating an inventory affected by said delivery of goods or services.

4. The method of claim 3 wherein the step of validating the electronic receipt further comprises inspecting a digital signature to verify the integrity of the electronic receipt.

5. (Amended) A method for processing an electronic receipt, the method comprising the steps of:

- receiving a removable storage medium;
- reading an electronic receipt from said removable storage medium;
- validating the electronic receipt; and
- in response to validating the electronic receipt, providing an indication to proceed with a delivery of goods or services related to a purchase transaction.

6. The method of claim 5 further comprising:

- processing a purchase transaction;
- generating an electronic receipt comprising data concerning the purchase transaction; and



storing the electronic receipt on said removable storage medium;  
wherein said removable storage medium remains with a consumer.

7. The method of claim 5 further comprising:  
reading the electronic receipt from the removable storage medium;  
generating a modified electronic receipt comprising data concerning the delivery of goods or services for the purchase transaction; and  
storing the modified electronic receipt on the removable storage medium.
8. (Amended) The method of claim 5 further comprising:  
prior to validating the electronic receipt, selecting one of a plurality of electronic receipts in accordance with input from a consumer.
9. The method of claim 5 wherein the electronic receipt may be validated a number of times for a purchase transaction that requires a plurality of deliveries of good or services.
10. The method of claim 5 wherein the electronic receipt may be validated for a claim for servicing of a product subject to the purchase transaction.
11. The method of claim 5 wherein the electronic receipt may be validated for a warranty claim on goods or services subject to the purchase transaction.
12. The method of claim 5 wherein the removable storage medium is a smart card.
13. The method of claim 5 wherein the removable storage medium is an optical card.
14. The method of claim 5 wherein the step of validating the electronic receipt further comprises inspecting a digital signature to verify the integrity of the electronic receipt.

27. (Amended) A computer program product in a computer-readable medium for processing an electronic receipt, the computer program product comprising:

- first instructions for processing a purchase transaction;
- second instructions for generating an electronic receipt comprising data concerning the purchase transaction;
- third instructions for storing the electronic receipt on a removable storage medium;
- fourth instructions for reading the electronic receipt on the removable storage medium;
- fifth instructions for validating the electronic receipt; and
- sixth instructions for providing an indication to proceed with a delivery of goods or services related to the purchase transaction in response to validating the electronic receipt,
- seventh instructions for updating an inventory in response to validating the electronic receipt.

28. The computer program product of claim 27 wherein the instructions for validating the electronic receipt further comprise instructions for inspecting a digital signature to verify the integrity of the electronic receipt.

33. A method for conducting a commercial transaction in a distributed data processing system, the method comprising the steps of:

- recording an electronic receipt on a removable storage medium at a first data processing terminal, the electronic receipt comprising data concerning a commercial transaction;
- receiving the removable storage medium at a second data processing terminal at a different time or location;
- validating the electronic receipt stored on the removable storage medium at the second data processing system, and

in response to validating the electronic receipt, conducting a commercial transaction,

wherein said reading step is performed to verify warranty granted.

40. A method of processing a receipt, comprising the steps of:  
conducting a commercial transaction between a consumer and a provider;  
storing an electronic receipt for said commercial transaction on a computer readable media, wherein said electronic receipt contains additional information beyond that given to document the transaction;  
giving said computer readable media to a customer.
41. The method of Claim 40, wherein said additional information is a credit card number which causes an extended warranty to be in effect.
42. The method of Claim 40, wherein said additional information is installation guidelines for a product purchased in said commercial transaction.
43. A computer program product in a computer-readable medium for processing an electronic receipt, the computer program product comprising:  
first instructions for processing a purchase transaction;  
second instructions for generating an electronic receipt comprising data concerning the purchase transaction; and  
third instructions for storing said electronic receipt on a removable storage medium, along with additional information beyond that given to document the transaction.
44. The method of Claim 43, wherein said additional information is a credit card number which causes an extended warranty to be in effect.

45. A method of processing a receipt, comprising the steps of:  
conducting a commercial transaction between a consumer and a provider;  
storing an encrypted electronic receipt for said commercial transaction on a computer readable media using an encryption method known only by the provider;  
giving said computer readable media to a customer;  
whereby consumer tampering with said receipt is prevented.
46. A computer program product in a computer-readable medium for processing an electronic receipt, the computer program product comprising:  
first instructions for processing a purchase transaction;  
second instructions for generating a first electronic receipt comprising data concerning the purchase transaction;  
third instructions for storing said first electronic receipt on a removable storage medium in an encrypted form;  
fourth instructions for reading said encrypted form of said first electronic receipt from the removable storage medium; and  
fifth instructions for validating said first electronic receipt.